

# Smith Economics Group, Ltd.

A Division of Corporate Financial Group  
*Economics / Finance / Litigation Support*

*Stan V. Smith, Ph.D.  
President*

February 7, 2022

Mr. Scott Hendlér  
Hendlér Flores Law  
1301 West 25th Street, Suite 400  
Austin, TX 78705

Re: Zak - UNDISCOUNTED - REVISION

Dear Mr. Hendlér:

This is a revision to my calculations for the value of the loss of wages and employee benefits subsequent to the death of Erika Zak, shown on tables 1 through 9 and 10 through 18 in my original report dated June 3, 2020. I use the same assumptions described in my original report for wage growth and discount rates.

In addition to the materials listed in my original report dated June 3, 2020, I have reviewed the following materials: (1) Social Security Administration records for Erika Zak; and (2) medical claims history records for Erika Zak.

**NOTE:** In some jurisdictions the jury is to decide losses on an undiscounted basis which the judge then discounts after the award is made. Therefore, I have calculated the losses before taking into account discounting.

## I(A). LOSS OF WAGES AND EMPLOYEE BENEFITS - Average Worklife

Tables 1R through 9R show the losses assuming Mrs. Zak would have worked an average worklife based on worklife expectancy data. Worklife expectancy statistics reflect mortality statistics and statistics regarding the rate of participation in the labor force and the rate of employment, at each future year through life expectancy, for an average person of her age, race and sex. I use the same data as originally referred to by the U.S. Department of Labor in Tables of Working Life: The Increment-Decrement Model, Bulletin 2135 and in Worklife Estimates: Effects of Race and Education, Bulletin 2254, February, 1986; participation rates from the Bureau of Labor Statistics Current Population Survey (found at [www.bls.gov/cps](http://www.bls.gov/cps)) and life expectancy data from National Center for Health Statistics. To this data, updated annually, I add the probability of employment and, thus, employ a Life-Participation-Employment (LPE) model which is viewed as superior to the original increment-decrement model. Life expectancy statistics updates are from the U.S. Life Tables cited earlier in this report. Participation and employment statistics updates are both from the Bureau of Labor Statistics

## SEG

Current Population Survey (found at [www.bls.gov/cps](http://www.bls.gov/cps)). Therefore, the expected average worklife earnings loss is based on worklife expectancy at the assumed wage rate. To capture the full expected average worklife earnings, these statistics must be accumulated through to the end of life expectancy.

Erika Zak was a senior textile designer for Old Navy/Gap Inc. at the time of her death. Her husband, Scott Powers, recalls that she had been on medical leave since May 2014, one month after her colon cancer diagnosis. Mr. Powers reports that Old Navy held a design position for her throughout her treatments, and he recalls that his wife wanted to return to work as soon as she felt better. He recalls that Mrs. Zak started working for Old Navy as a freelance textile designer for girls' clothing in November 2009. He recalls that she was eventually hired by Old Navy to work as a full-time textile designer for toddler girls' clothing in 2011. He states that she was promoted to senior textile designer in 2014, but ended up going on medical leave shortly after due to her cancer diagnosis. Mr. Powers reports that his wife was earning \$90,000 per year and working 40 to 50 hours per week at the time she went on medical leave. He also reports that she would have received bonuses worth approximately 10 percent of her salary as a senior textile designer, depending on company performance.

Mr. Powers recalls that his wife graduated from Rhode Island School of Design with a bachelor's degree in fine arts in 2002. He recalls that she worked at a children's art museum for about a year after college, and then moved to San Francisco and started working at a hedge fund. He reports that she worked in investor relations for nine months there, but she left because she did not enjoy the work. Mr. Powers recalls that, while she was living in San Francisco, she started working as an interior designer for Nicole Hollis Interiors in 2004. He recalls that she worked there for about a year designing for wineries and homes in Sonoma and the Bay Area, and was making approximately \$50,000 to \$60,000 per year in that position.

Mr. Powers reports that his wife started working as a textile designer for American Pacific Enterprises in May 2005, and designed bedding, quilts, and rugs for about two-and-a-half years there. He also recalls that Mrs. Zak had previously worked as a textile designer at Vandale Industries in New York City for about a year in 2008 to 2009, before moving back to San Francisco. Mr. Powers reports that his wife started working as a freelance textile designer in 2009, and was hired to do freelance work for Pottery Barn, Gymboree, and Old Navy. He recalls that she started doing freelance work for Old Navy in November 2009, became a full-time designer there in 2011, and eventually became a senior textile designer in 2014.

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Mr. Powers recalls that his wife expected to be promoted to a director position at Old Navy after she had three to four years of experience as a senior designer. He states that she had no plans for retirement at the time of her 2014 cancer diagnosis, 2017 surgery, or at the time of her death. He recalls that she wanted to return to work as soon as possible, but wanted to make sure that she was healthy and had enough energy to do her job. Mr. Powers states that he is not sure whether his wife would have stayed at Old Navy until retirement or started her own design company instead. He reports that, either way, she would have kept working as a designer for as long as possible because she loved it. He estimates that she would have continued to work as a textile designer until she was 80 years old.

The Social Security Administration records for Mrs. Zak indicate that she received \$2,094.70 from December 2018 through July 2019.

The wage loss for Erika Zak is illustrated to start at January 1, 2018 at \$90,000 in year 2014 dollars based on her actual 2014 salary as a senior textile designer. Wages are illustrated to grow at the national average wage growth rate of 2.28 percent in 2015, 2.16 percent in 2016, 3.75 percent in 2017, 2.13 percent in 2018, 4.26 percent in 2019, and at a nominal wage growth rate of 3.0 percent in 2020 and thereafter. Offset wages are deducted from the wage loss in the amount of \$2,095 in 2018 and \$14,663 in 2019 based on the Social Security Administration records for Mrs. Zak.

Employee benefit estimates are based on data from the U.S. Department of Labor, Bureau of Labor Statistics, Employer Cost of Employee Compensation - December 2019, 2020, found at [www.bls.gov/ect](http://www.bls.gov/ect). Mr. Powers recalls that Mrs. Zak was receiving employee benefits for health insurance and retirement at the time of her initial surgery. He recalls that her employer contributed six percent of her wages towards her 401K at the time of her initial surgery. He also recalls that she continued to receive employee benefits for health insurance through her date of death. I have assumed that employee benefits grow at the same rate as wages and are discounted to present value at the same discount rate. Employee benefits are illustrated at 14.6 percent of wages through August 2019 based on Mrs. Zak's actual retirement benefits and the legally mandated Social Security contribution for all employers. Employee benefits in September 2019 and thereafter also include statistical average health benefits for all employers and are illustrated at 27.2 percent of wages.

Personal consumption is an offset of the income. I use a personal consumption offset based on a study by Ruble, Patton, and Nelson, "Patton-Nelson Personal Consumption Tables 2011-12," Journal of Legal Economics, Vol. 21, No. 1, 2014, pp. 41-55, based on data from the U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditure Survey, 2011-12," Washington

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DC, 2012, which shows personal consumption in this case to range from 15.40 to 19.80 percent of wages, depending on the number of children in the household.

Based on the above assumptions, my opinion of the wage loss for average worklife is \$3,173,297 ► Table 9R.

## I(B). LOSS OF WAGES AND EMPLOYEE BENEFITS - Annual Employment

Tables 10R through 18R show the same losses and use the same assumptions as the average worklife tables above except that I assume employment each year and show the accumulation through life expectancy. Also, since these tables assume annual work, I do not include employee benefits relating to unemployment, injury, illness or disability. Employee benefits are illustrated at 12.2 percent of wages through August 2019, and 24.4 percent of wages in September 2019 and thereafter. While these tables are calculated through the end of life expectancy, the losses from working through any age can be read off the table.

Based on the above assumptions, my opinion of the wage loss is \$9,385,368 ► Table 18R; this figure assumes work to age 82.7, but the ability to work through any assumed age may be read from Table 18R; for example, the loss to age 70 is \$5,665,306.

I also enclose a revised Summary Table now paginated at 5-R.

If you have any questions, please do not hesitate to call me.

Sincerely,



Stan V. Smith, Ph.D.  
President

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## SUMMARY OF LOSSES FOR ERIKA ZAK - UNDISCOUNTED - REVISION

TABLE *****	DESCRIPTION	ESTIMATE *****
<b><u>EARNINGS</u></b>		
9R	LOSS OF WAGES & BENEFITS, NET OF PERSONAL CONSUMPTION	
18R	Average Worklife	\$3,173,297
	Annual Employment to age 70	\$5,665,306
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<b><u>HOUSEHOLD/FAMILY SERVICES</u></b>		
21	LOSS OF HOUSEHOLD/FAMILY HOUSEKEEPING AND HOME MANAGEMENT SERVICES	\$2,479,030
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24	LOSS OF HOUSEHOLD/FAMILY GUIDANCE SERVICES	
27	Scott Powers	\$1,130,282
	L.P.	\$ 960,219
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30	LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES	
33	Scott Powers	\$2,107,955
	L.P.	\$ 895,379
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<b><u>LOSS OF ENJOYMENT OF LIFE</u></b>		
36	LOSS OF VALUE OF LIFE	\$9,932,223
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<b><u>LOSS OF SOCIETY AND RELATIONSHIP</u></b>		
39	LOSS OF RELATIONSHIP	
42	Scott Powers	\$2,888,035
	L.P.	\$5,073,259

The information on this Summary of Losses is intended to summarize losses under certain given assumptions. Please refer to the report and the tables for all the opinions.

WORKLIFE PROBABILITY FACTORS FOR WAGES

2018 - 2063

YEAR	AGE	P-LIFE DURING YEAR N	P-LIFE TO YEAR N	CUMM P-LIFE FROM DOI THRU YEAR N	PARTICI- PATION	EMPLOY- MENT	LPEH BY AGE	LPEH BY YEAR
****	***	*****	*****	*****	*****	*****	*****	*****
2018	37	0.99893	1.00000	0.99893	0.74130	0.95490	0.7071	0.7064
2019	38	0.99886	0.99893	0.99779	0.74130	0.95490	0.7063	0.7055
2020	39	0.99878	0.99779	0.99657	0.74130	0.95490	0.7054	0.7270
2021	40	0.99868	0.99657	0.99525	0.76480	0.95890	0.7299	0.7290
2022	41	0.99858	0.99526	0.99385	0.76480	0.95890	0.7289	0.7279
2023	42	0.99846	0.99385	0.99232	0.76480	0.95890	0.7277	0.7267
2024	43	0.99834	0.99231	0.99066	0.76480	0.95890	0.7265	0.7254
2025	44	0.99820	0.99067	0.98889	0.76480	0.95890	0.7252	0.7340
2026	45	0.99806	0.98888	0.98696	0.77460	0.96160	0.7351	0.7338
2027	46	0.99789	0.98697	0.98489	0.77460	0.96160	0.7336	0.7321
2028	47	0.99769	0.98488	0.98260	0.77460	0.96160	0.7319	0.7302
2029	48	0.99744	0.98261	0.98009	0.77460	0.96160	0.7300	0.7282
2030	49	0.99717	0.98009	0.97732	0.77460	0.96160	0.7280	0.7041
2031	50	0.99689	0.97732	0.97428	0.74670	0.96350	0.7009	0.6988
2032	51	0.99661	0.97428	0.97098	0.74670	0.96350	0.6986	0.6963
2033	52	0.99633	0.97098	0.96742	0.74670	0.96350	0.6960	0.6936
2034	53	0.99602	0.96741	0.96356	0.74670	0.96350	0.6932	0.6906
2035	54	0.99570	0.96356	0.95942	0.74670	0.96350	0.6903	0.6201
2036	55	0.99536	0.95942	0.95497	0.66340	0.96400	0.6107	0.6080
2037	56	0.99500	0.95497	0.95020	0.66340	0.96400	0.6077	0.6048
2038	57	0.99464	0.95019	0.94510	0.66340	0.96400	0.6044	0.6014
2039	58	0.99428	0.94510	0.93969	0.66340	0.96400	0.6010	0.5977
2040	59	0.99391	0.93969	0.93397	0.66340	0.96400	0.5973	0.4683
2041	60	0.99352	0.93397	0.92792	0.50460	0.96370	0.4512	0.4485
2042	61	0.99307	0.92792	0.92149	0.50460	0.96370	0.4481	0.4060
2043	62	0.99254	0.92149	0.91462	0.45430	0.96380	0.4005	0.3976
2044	63	0.99191	0.91461	0.90721	0.45430	0.96380	0.3972	0.3941
2045	64	0.99121	0.90722	0.89925	0.45430	0.96380	0.3937	0.2343
2046	65	0.99044	0.89924	0.89064	0.24960	0.95960	0.2133	0.2114
2047	66	0.98961	0.89064	0.88139	0.24960	0.95960	0.2111	0.2090
2048	67	0.98868	0.88139	0.87141	0.24960	0.95960	0.2087	0.2064
2049	68	0.98763	0.87141	0.86063	0.24960	0.95960	0.2061	0.2037
2050	69	0.98639	0.86063	0.84892	0.24960	0.95960	0.2033	0.1198
2051	70	0.98489	0.84892	0.83609	0.13560	0.96010	0.1089	0.1072
2052	71	0.98317	0.83609	0.82202	0.13560	0.96010	0.1070	0.1053
2053	72	0.98136	0.82202	0.80670	0.13560	0.96010	0.1050	0.1031
2054	73	0.97954	0.80670	0.79019	0.13560	0.96010	0.1029	0.1008
2055	74	0.97751	0.79019	0.77242	0.13560	0.96010	0.1006	0.0417
2056	75	0.97521	0.77242	0.75327	0.04690	0.96270	0.0340	0.0332
2057	76	0.97265	0.75327	0.73267	0.04690	0.96270	0.0331	0.0322
2058	77	0.96961	0.73267	0.71040	0.04690	0.96270	0.0321	0.0311
2059	78	0.96601	0.71041	0.68626	0.04690	0.96270	0.0310	0.0299
2060	79	0.96194	0.68626	0.66014	0.04690	0.96270	0.0298	0.0287
2061	80	0.95748	0.66014	0.63207	0.04690	0.96270	0.0285	0.0273
2062	81	0.95270	0.63207	0.60217	0.04690	0.96270	0.0272	0.0259
2063	82	0.94694	0.60217	0.57022	0.04690	0.96270	0.0257	0.0257

ERIKA ZAK

\$3,173,297 19.2128

Table 1R

LOSS OF PAST EXPECTED WAGES - LPEX  
2018 - 2020

YEAR	AGE	WAGES	WORK	EXPECTED	CUMULATE
*****	***	*****	*****	*****	*****
2018	38	\$97,545	0.7064	\$68,906	\$68,906
2019	39	89,225	0.7055	62,948	131,854
2020	40	89,121	0.7264	64,737	\$196,591
ERIKA ZAK				\$196,591	

Table 2R

LOSS OF PAST EXPECTED EMPLOYEE BENEFITS - LPEX  
2018 - 2020

YEAR	AGE	EMPLOYEE BENEFITS	WORK LIFE	EXPECTED VALUE	CUMULATE
*****	***	*****	*****	*****	*****
2018	38	\$14,242	0.7064	\$10,061	\$10,061
2019	39	8,673	0.7055	6,119	16,180
2020	40	24,241	0.7264	17,609	\$33,789
ERIKA ZAK				\$33,789	

Table 3R

LOSS OF PAST EXPECTED PERSONAL CONSUMPTION - LPEX  
2019 - 2020

YEAR	AGE	PERSONAL CONSUMPTION	WORK LIFE	EXPECTED VALUE	CUMULATE
*****	***	*****	*****	*****	*****
2019	39	-\$6,273	0.7054	-\$4,425	-\$4,425
2020	40	-17,459	0.7264	-12,682	-\$17,107
	ERIKA ZAK			-\$17,107	

Table 4R

EXPECTED ECONOMIC LOSS TO DATE - LPEX  
2018 - 2020

YEAR	AGE	WAGES	EMPLOYEE	PERSONAL	TOTAL	CUMULATE
*****	***	*****	*****	*****	*****	*****
2018	38	\$68,906	\$10,061	\$0	\$78,967	\$78,967
2019	39	62,948	6,119	-4,425	64,642	143,609
2020	40	64,737	17,609	-12,682	69,664	\$213,273
ERIKA ZAK		\$196,591	\$33,789	-\$17,107	\$213,273	

Table 5R

 PRESENT VALUE OF FUTURE EXPECTED WAGES - LPEX  
 2020 - 2063

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	WORK LIFE	EXPECTED VALUE	CUMULATE
****	***	*****	*****	*****	*****	*****	*****
2020	40	\$17,883	1.00000	\$17,883	0.7299	\$13,053	\$13,053
2021	41	110,214	1.00000	110,214	0.7290	80,346	93,399
2022	42	113,520	1.00000	113,520	0.7279	82,631	176,030
2023	43	116,926	1.00000	116,926	0.7267	84,970	261,000
2024	44	120,434	1.00000	120,434	0.7254	87,363	348,363
2025	45	124,047	1.00000	124,047	0.7340	91,050	439,413
2026	46	127,768	1.00000	127,768	0.7338	93,756	533,169
2027	47	131,601	1.00000	131,601	0.7321	96,345	629,514
2028	48	135,549	1.00000	135,549	0.7302	98,978	728,492
2029	49	139,615	1.00000	139,615	0.7282	101,668	830,160
2030	50	143,803	1.00000	143,803	0.7041	101,252	931,412
2031	51	148,117	1.00000	148,117	0.6988	103,504	1,034,916
2032	52	152,561	1.00000	152,561	0.6963	106,228	1,141,144
2033	53	157,138	1.00000	157,138	0.6936	108,991	1,250,135
2034	54	161,852	1.00000	161,852	0.6906	111,775	1,361,910
2035	55	166,708	1.00000	166,708	0.6201	103,376	1,465,286
2036	56	171,709	1.00000	171,709	0.6080	104,399	1,569,685
2037	57	176,860	1.00000	176,860	0.6048	106,965	1,676,650
2038	58	182,166	1.00000	182,166	0.6014	109,555	1,786,205
2039	59	187,631	1.00000	187,631	0.5977	112,147	1,898,352
2040	60	193,260	1.00000	193,260	0.4683	90,504	1,988,856
2041	61	199,058	1.00000	199,058	0.4485	89,278	2,078,134
2042	62	205,030	1.00000	205,030	0.4060	83,242	2,161,376
2043	63	211,181	1.00000	211,181	0.3976	83,966	2,245,342
2044	64	217,516	1.00000	217,516	0.3941	85,723	2,331,065
2045	65	224,041	1.00000	224,041	0.2343	52,493	2,383,558
2046	66	230,762	1.00000	230,762	0.2114	48,783	2,432,341
2047	67	237,685	1.00000	237,685	0.2090	49,676	2,482,017
2048	68	244,816	1.00000	244,816	0.2064	50,530	2,532,547
2049	69	252,160	1.00000	252,160	0.2037	51,365	2,583,912
2050	70	259,725	1.00000	259,725	0.1198	31,115	2,615,027
2051	71	267,517	1.00000	267,517	0.1072	28,678	2,643,705
2052	72	275,543	1.00000	275,543	0.1053	29,015	2,672,720
2053	73	283,809	1.00000	283,809	0.1031	29,261	2,701,981
2054	74	292,323	1.00000	292,323	0.1008	29,466	2,731,447
2055	75	301,093	1.00000	301,093	0.0417	12,556	2,744,003
2056	76	310,126	1.00000	310,126	0.0332	10,296	2,754,299
2057	77	319,430	1.00000	319,430	0.0322	10,286	2,764,585
2058	78	329,013	1.00000	329,013	0.0311	10,232	2,774,817
2059	79	338,883	1.00000	338,883	0.0299	10,133	2,784,950
2060	80	349,049	1.00000	349,049	0.0287	10,018	2,794,968
2061	81	359,520	1.00000	359,520	0.0273	9,815	2,804,783
2062	82	370,306	1.00000	370,306	0.0259	9,591	2,814,374
2063	83	44,934	1.00000	44,934	0.0257	1,155	\$2,815,529

ERIKA ZAK

\$2,815,529

Table 6R

PRESENT VALUE OF FUTURE EXPECTED EMPLOYEE BENEFITS - LPEX  
2020 - 2063

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	WORK LIFE	EXPECTED VALUE	CUMULATE
****	***	*****	*****	*****	*****	*****	*****
2020	40	\$4,864	1.00000	\$4,864	0.7299	\$3,550	\$3,550
2021	41	29,978	1.00000	29,978	0.7290	21,854	25,404
2022	42	30,877	1.00000	30,877	0.7279	22,475	47,879
2023	43	31,804	1.00000	31,804	0.7267	23,112	70,991
2024	44	32,758	1.00000	32,758	0.7254	23,763	94,754
2025	45	33,741	1.00000	33,741	0.7340	24,766	119,520
2026	46	34,753	1.00000	34,753	0.7338	25,502	145,022
2027	47	35,795	1.00000	35,795	0.7321	26,206	171,228
2028	48	36,869	1.00000	36,869	0.7302	26,922	198,150
2029	49	37,975	1.00000	37,975	0.7282	27,653	225,803
2030	50	39,114	1.00000	39,114	0.7041	27,540	253,343
2031	51	40,288	1.00000	40,288	0.6988	28,153	281,496
2032	52	41,497	1.00000	41,497	0.6963	28,894	310,390
2033	53	42,742	1.00000	42,742	0.6936	29,646	340,036
2034	54	44,024	1.00000	44,024	0.6906	30,403	370,439
2035	55	45,345	1.00000	45,345	0.6201	28,118	398,557
2036	56	46,705	1.00000	46,705	0.6080	28,397	426,954
2037	57	48,106	1.00000	48,106	0.6048	29,095	456,049
2038	58	49,549	1.00000	49,549	0.6014	29,799	485,848
2039	59	51,036	1.00000	51,036	0.5977	30,504	516,352
2040	60	52,567	1.00000	52,567	0.4683	24,617	540,969
2041	61	54,144	1.00000	54,144	0.4485	24,284	565,253
2042	62	55,768	1.00000	55,768	0.4060	22,642	587,895
2043	63	57,441	1.00000	57,441	0.3976	22,839	610,734
2044	64	59,164	1.00000	59,164	0.3941	23,317	634,051
2045	65	60,939	1.00000	60,939	0.2343	14,278	648,329
2046	66	62,767	1.00000	62,767	0.2114	13,269	661,598
2047	67	64,650	1.00000	64,650	0.2090	13,512	675,110
2048	68	66,590	1.00000	66,590	0.2064	13,744	688,854
2049	69	68,588	1.00000	68,588	0.2037	13,971	702,825
2050	70	70,645	1.00000	70,645	0.1198	8,463	711,288
2051	71	72,765	1.00000	72,765	0.1072	7,800	719,088
2052	72	74,948	1.00000	74,948	0.1053	7,892	726,980
2053	73	77,196	1.00000	77,196	0.1031	7,959	734,939
2054	74	79,512	1.00000	79,512	0.1008	8,015	742,954
2055	75	81,897	1.00000	81,897	0.0417	3,415	746,369
2056	76	84,354	1.00000	84,354	0.0332	2,801	749,170
2057	77	86,885	1.00000	86,885	0.0322	2,798	751,968
2058	78	89,492	1.00000	89,492	0.0311	2,783	754,751
2059	79	92,176	1.00000	92,176	0.0299	2,756	757,507
2060	80	94,941	1.00000	94,941	0.0287	2,725	760,232
2061	81	97,789	1.00000	97,789	0.0273	2,670	762,902
2062	82	100,723	1.00000	100,723	0.0259	2,609	765,511
2063	83	12,222	1.00000	12,222	0.0257	314	\$765,825

ERIKA ZAK

\$765,825

Table 7R

PRESENT VALUE OF FUTURE EXPECTED PERSONAL CONSUMPTION - LPEX  
2020 - 2063

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	WORK LIFE	EXPECTED VALUE	CUMULATE
****	***	*****	*****	*****	*****	*****	*****
2020	40	-\$3,503	1.00000	-\$3,503	0.7299	-\$2,557	-\$2,557
2021	41	-21,591	1.00000	-21,591	0.7290	-15,740	-18,297
2022	42	-22,239	1.00000	-22,239	0.7279	-16,188	-34,485
2023	43	-22,906	1.00000	-22,906	0.7267	-16,646	-51,131
2024	44	-23,593	1.00000	-23,593	0.7254	-17,114	-68,245
2025	45	-24,301	1.00000	-24,301	0.7340	-17,837	-86,082
2026	46	-25,030	1.00000	-25,030	0.7338	-18,367	-104,449
2027	47	-25,781	1.00000	-25,781	0.7321	-18,874	-123,323
2028	48	-26,554	1.00000	-26,554	0.7302	-19,390	-142,713
2029	49	-27,351	1.00000	-27,351	0.7282	-19,917	-162,630
2030	50	-28,171	1.00000	-28,171	0.7041	-19,835	-182,465
2031	51	-29,016	1.00000	-29,016	0.6988	-20,276	-202,741
2032	52	-29,887	1.00000	-29,887	0.6963	-20,810	-223,551
2033	53	-30,783	1.00000	-30,783	0.6936	-21,351	-244,902
2034	54	-31,707	1.00000	-31,707	0.6906	-21,897	-266,799
2035	55	-32,658	1.00000	-32,658	0.6201	-20,251	-287,050
2036	56	-33,638	1.00000	-33,638	0.6080	-20,452	-307,502
2037	57	-44,551	1.00000	-44,551	0.6048	-26,944	-334,446
2038	58	-45,888	1.00000	-45,888	0.6014	-27,597	-362,043
2039	59	-47,264	1.00000	-47,264	0.5977	-28,250	-390,293
2040	60	-48,682	1.00000	-48,682	0.4683	-22,798	-413,091
2041	61	-50,143	1.00000	-50,143	0.4485	-22,489	-435,580
2042	62	-51,647	1.00000	-51,647	0.4060	-20,969	-456,549
2043	63	-53,196	1.00000	-53,196	0.3976	-21,151	-477,700
2044	64	-54,792	1.00000	-54,792	0.3941	-21,594	-499,294
2045	65	-56,436	1.00000	-56,436	0.2343	-13,223	-512,517
2046	66	-58,129	1.00000	-58,129	0.2114	-12,288	-524,805
2047	67	-59,873	1.00000	-59,873	0.2090	-12,513	-537,318
2048	68	-61,669	1.00000	-61,669	0.2064	-12,728	-550,046
2049	69	-63,519	1.00000	-63,519	0.2037	-12,939	-562,985
2050	70	-65,425	1.00000	-65,425	0.1198	-7,838	-570,823
2051	71	-67,388	1.00000	-67,388	0.1072	-7,224	-578,047
2052	72	-69,409	1.00000	-69,409	0.1053	-7,309	-585,356
2053	73	-71,491	1.00000	-71,491	0.1031	-7,371	-592,727
2054	74	-73,636	1.00000	-73,636	0.1008	-7,423	-600,150
2055	75	-75,845	1.00000	-75,845	0.0417	-3,163	-603,313
2056	76	-78,121	1.00000	-78,121	0.0332	-2,594	-605,907
2057	77	-80,464	1.00000	-80,464	0.0322	-2,591	-608,498
2058	78	-82,878	1.00000	-82,878	0.0311	-2,578	-611,076
2059	79	-85,365	1.00000	-85,365	0.0299	-2,552	-613,628
2060	80	-87,925	1.00000	-87,925	0.0287	-2,523	-616,151
2061	81	-90,563	1.00000	-90,563	0.0273	-2,472	-618,623
2062	82	-93,280	1.00000	-93,280	0.0259	-2,416	-621,039
2063	83	-11,319	1.00000	-11,319	0.0257	-291	-\$621,330

ERIKA ZAK

-\$621,330

Table 8R

PRESENT VALUE OF FUTURE EXPECTED WAGE AND BENEFIT LOSS - LPEX  
2020 - 2063

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2020	40	\$13,053	\$3,550	-\$2,557	\$14,046	\$14,046
2021	41	80,346	21,854	-15,740	86,460	100,506
2022	42	82,631	22,475	-16,188	88,918	189,424
2023	43	84,970	23,112	-16,646	91,436	280,860
2024	44	87,363	23,763	-17,114	94,012	374,872
2025	45	91,050	24,766	-17,837	97,979	472,851
2026	46	93,756	25,502	-18,367	100,891	573,742
2027	47	96,345	26,206	-18,874	103,677	677,419
2028	48	98,978	26,922	-19,390	106,510	783,929
2029	49	101,668	27,653	-19,917	109,404	893,333
2030	50	101,252	27,540	-19,835	108,957	1,002,290
2031	51	103,504	28,153	-20,276	111,381	1,113,671
2032	52	106,228	28,894	-20,810	114,312	1,227,983
2033	53	108,991	29,646	-21,351	117,286	1,345,269
2034	54	111,775	30,403	-21,897	120,281	1,465,550
2035	55	103,376	28,118	-20,251	111,243	1,576,793
2036	56	104,399	28,397	-20,452	112,344	1,689,137
2037	57	106,965	29,095	-26,944	109,116	1,798,253
2038	58	109,555	29,799	-27,597	111,757	1,910,010
2039	59	112,147	30,504	-28,250	114,401	2,024,411
2040	60	90,504	24,617	-22,798	92,323	2,116,734
2041	61	89,278	24,284	-22,489	91,073	2,207,807
2042	62	83,242	22,642	-20,969	84,915	2,292,722
2043	63	83,966	22,839	-21,151	85,654	2,378,376
2044	64	85,723	23,317	-21,594	87,446	2,465,822
2045	65	52,493	14,278	-13,223	53,548	2,519,370
2046	66	48,783	13,269	-12,288	49,764	2,569,134
2047	67	49,676	13,512	-12,513	50,675	2,619,809
2048	68	50,530	13,744	-12,728	51,546	2,671,355
2049	69	51,365	13,971	-12,939	52,397	2,723,752
2050	70	31,115	8,463	-7,838	31,740	2,755,492
2051	71	28,678	7,800	-7,224	29,254	2,784,746
2052	72	29,015	7,892	-7,309	29,598	2,814,344
2053	73	29,261	7,959	-7,371	29,849	2,844,193
2054	74	29,466	8,015	-7,423	30,058	2,874,251
2055	75	12,556	3,415	-3,163	12,808	2,887,059
2056	76	10,296	2,801	-2,594	10,503	2,897,562
2057	77	10,286	2,798	-2,591	10,493	2,908,055
2058	78	10,232	2,783	-2,578	10,437	2,918,492
2059	79	10,133	2,756	-2,552	10,337	2,928,829
2060	80	10,018	2,725	-2,523	10,220	2,939,049
2061	81	9,815	2,670	-2,472	10,013	2,949,062
2062	82	9,591	2,609	-2,416	9,784	2,958,846
2063	83	1,155	314	-291	1,178	\$2,960,024
ERIKA ZAK		\$2,815,529	\$765,825	-\$621,330	\$2,960,024	

SMITH ECONOMICS GROUP, LTD. 312/943-1551

**Exhibit F - Plf's Opp to Defts' MIL 6**

Table 9R

PRESENT VALUE OF NET EXPECTED WAGE AND BENEFIT LOSS - LPEX  
2018 - 2063

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2018	38	\$68,906	\$10,061	\$0	\$78,967	\$78,967
2019	39	62,948	6,119	-4,425	64,642	143,609
2020	40	77,790	21,159	-15,239	83,710	227,319
2021	41	80,346	21,854	-15,740	86,460	313,779
2022	42	82,631	22,475	-16,188	88,918	402,697
2023	43	84,970	23,112	-16,646	91,436	494,133
2024	44	87,363	23,763	-17,114	94,012	588,145
2025	45	91,050	24,766	-17,837	97,979	686,124
2026	46	93,756	25,502	-18,367	100,891	787,015
2027	47	96,345	26,206	-18,874	103,677	890,692
2028	48	98,978	26,922	-19,390	106,510	997,202
2029	49	101,668	27,653	-19,917	109,404	1,106,606
2030	50	101,252	27,540	-19,835	108,957	1,215,563
2031	51	103,504	28,153	-20,276	111,381	1,326,944
2032	52	106,228	28,894	-20,810	114,312	1,441,256
2033	53	108,991	29,646	-21,351	117,286	1,558,542
2034	54	111,775	30,403	-21,897	120,281	1,678,823
2035	55	103,376	28,118	-20,251	111,243	1,790,066
2036	56	104,399	28,397	-20,452	112,344	1,902,410
2037	57	106,965	29,095	-26,944	109,116	2,011,526
2038	58	109,555	29,799	-27,597	111,757	2,123,283
2039	59	112,147	30,504	-28,250	114,401	2,237,684
2040	60	90,504	24,617	-22,798	92,323	2,330,007
2041	61	89,278	24,284	-22,489	91,073	2,421,080
2042	62	83,242	22,642	-20,969	84,915	2,505,995
2043	63	83,966	22,839	-21,151	85,654	2,591,649
2044	64	85,723	23,317	-21,594	87,446	2,679,095
2045	65	52,493	14,278	-13,223	53,548	2,732,643
2046	66	48,783	13,269	-12,288	49,764	2,782,407
2047	67	49,676	13,512	-12,513	50,675	2,833,082
2048	68	50,530	13,744	-12,728	51,546	2,884,628
2049	69	51,365	13,971	-12,939	52,397	2,937,025
2050	70	31,115	8,463	-7,838	31,740	2,968,765
2051	71	28,678	7,800	-7,224	29,254	2,998,019
2052	72	29,015	7,892	-7,309	29,598	3,027,617
2053	73	29,261	7,959	-7,371	29,849	3,057,466
2054	74	29,466	8,015	-7,423	30,058	3,087,524
2055	75	12,556	3,415	-3,163	12,808	3,100,332
2056	76	10,296	2,801	-2,594	10,503	3,110,835
2057	77	10,286	2,798	-2,591	10,493	3,121,328
2058	78	10,232	2,783	-2,578	10,437	3,131,765
2059	79	10,133	2,756	-2,552	10,337	3,142,102
2060	80	10,018	2,725	-2,523	10,220	3,152,322
2061	81	9,815	2,670	-2,472	10,013	3,162,335
2062	82	9,591	2,609	-2,416	9,784	3,172,119
2063	83	1,155	314	-291	1,178	\$3,173,297
ERIKA ZAK		\$3,012,120	\$799,614	-\$638,437	\$3,173,297	

SMITH ECONOMICS GROUP, LTD. 312/943-1551

**Exhibit F - Plf's Opp to Defts' MIL 6**

Table 10R

LOSS OF PAST WAGES - XXXX  
2018 - 2020

YEAR	AGE	WAGES	CUMULATE
*****	***	*****	*****
2018	38	\$97,545	\$97,545
2019	39	89,225	186,770
2020	40	89,121	\$275,891
ERIKA ZAK		\$275,891	

Table 11R

LOSS OF PAST EMPLOYEE BENEFITS - XXXX  
2018 - 2020

YEAR	AGE	BENEFITS	CUMULATE
*****	***	*****	*****
2018	38	\$11,900	\$11,900
2019	39	7,247	19,147
2020	40	21,746	\$40,893
ERIKA ZAK		\$40,893	

Table 12R

LOSS OF PAST PERSONAL CONSUMPTION - XXXX  
2019 - 2020

YEAR	AGE	CONSUMPTION	CUMULATE
*****	***	*****	*****
2019	39	-\$6,136	-\$6,136
2020	40	-17,076	-\$23,212
ERIKA ZAK		-\$23,212	

Table 13R

ECONOMIC LOSS TO DATE - XXXX  
2018 - 2020

YEAR	AGE	WAGES	EMPLOYEE	PERSONAL	TOTAL	CUMULATE
*****	***	*****	*****	*****	*****	*****
2018	38	\$97,545	\$11,900	\$0	\$109,445	\$109,445
2019	39	89,225	7,247	-6,136	90,336	199,781
2020	40	89,121	21,746	-17,076	93,791	\$293,572
ERIKA ZAK		\$275,891	\$40,893	-\$23,212	\$293,572	

Table 14R

PRESENT VALUE OF FUTURE WAGES - XXXX  
2020 - 2062

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2020	40	\$17,883	1.00000	\$17,883	\$17,883
2021	41	110,214	1.00000	110,214	128,097
2022	42	113,520	1.00000	113,520	241,617
2023	43	116,926	1.00000	116,926	358,543
2024	44	120,434	1.00000	120,434	478,977
2025	45	124,047	1.00000	124,047	603,024
2026	46	127,768	1.00000	127,768	730,792
2027	47	131,601	1.00000	131,601	862,393
2028	48	135,549	1.00000	135,549	997,942
2029	49	139,615	1.00000	139,615	1,137,557
2030	50	143,803	1.00000	143,803	1,281,360
2031	51	148,117	1.00000	148,117	1,429,477
2032	52	152,561	1.00000	152,561	1,582,038
2033	53	157,138	1.00000	157,138	1,739,176
2034	54	161,852	1.00000	161,852	1,901,028
2035	55	166,708	1.00000	166,708	2,067,736
2036	56	171,709	1.00000	171,709	2,239,445
2037	57	176,860	1.00000	176,860	2,416,305
2038	58	182,166	1.00000	182,166	2,598,471
2039	59	187,631	1.00000	187,631	2,786,102
2040	60	193,260	1.00000	193,260	2,979,362
2041	61	199,058	1.00000	199,058	3,178,420
2042	62	205,030	1.00000	205,030	3,383,450
2043	63	211,181	1.00000	211,181	3,594,631
2044	64	217,516	1.00000	217,516	3,812,147
2045	65	224,041	1.00000	224,041	4,036,188
2046	66	230,762	1.00000	230,762	4,266,950
2047	67	237,685	1.00000	237,685	4,504,635
2048	68	244,816	1.00000	244,816	4,749,451
2049	69	252,160	1.00000	252,160	5,001,611
2050	70	259,725	1.00000	259,725	5,261,336
2051	71	267,517	1.00000	267,517	5,528,853
2052	72	275,543	1.00000	275,543	5,804,396
2053	73	283,809	1.00000	283,809	6,088,205
2054	74	292,323	1.00000	292,323	6,380,528
2055	75	301,093	1.00000	301,093	6,681,621
2056	76	310,126	1.00000	310,126	6,991,747
2057	77	319,430	1.00000	319,430	7,311,177
2058	78	329,013	1.00000	329,013	7,640,190
2059	79	338,883	1.00000	338,883	7,979,073
2060	80	349,049	1.00000	349,049	8,328,122
2061	81	359,520	1.00000	359,520	8,687,642
2062	82	302,332	1.00000	302,332	\$8,989,974

ERIKA ZAK \$8,989,974

Table 15R

PRESENT VALUE OF FUTURE EMPLOYEE BENEFITS - XXXX  
2020 - 2062

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2020	40	\$4,363	1.00000	\$4,363	\$4,363
2021	41	26,892	1.00000	26,892	31,255
2022	42	27,699	1.00000	27,699	58,954
2023	43	28,530	1.00000	28,530	87,484
2024	44	29,386	1.00000	29,386	116,870
2025	45	30,267	1.00000	30,267	147,137
2026	46	31,175	1.00000	31,175	178,312
2027	47	32,111	1.00000	32,111	210,423
2028	48	33,074	1.00000	33,074	243,497
2029	49	34,066	1.00000	34,066	277,563
2030	50	35,088	1.00000	35,088	312,651
2031	51	36,141	1.00000	36,141	348,792
2032	52	37,225	1.00000	37,225	386,017
2033	53	38,342	1.00000	38,342	424,359
2034	54	39,492	1.00000	39,492	463,851
2035	55	40,677	1.00000	40,677	504,528
2036	56	41,897	1.00000	41,897	546,425
2037	57	43,154	1.00000	43,154	589,579
2038	58	44,449	1.00000	44,449	634,028
2039	59	45,782	1.00000	45,782	679,810
2040	60	47,155	1.00000	47,155	726,965
2041	61	48,570	1.00000	48,570	775,535
2042	62	50,027	1.00000	50,027	825,562
2043	63	51,528	1.00000	51,528	877,090
2044	64	53,074	1.00000	53,074	930,164
2045	65	54,666	1.00000	54,666	984,830
2046	66	56,306	1.00000	56,306	1,041,136
2047	67	57,995	1.00000	57,995	1,099,131
2048	68	59,735	1.00000	59,735	1,158,866
2049	69	61,527	1.00000	61,527	1,220,393
2050	70	63,373	1.00000	63,373	1,283,766
2051	71	65,274	1.00000	65,274	1,349,040
2052	72	67,232	1.00000	67,232	1,416,272
2053	73	69,249	1.00000	69,249	1,485,521
2054	74	71,327	1.00000	71,327	1,556,848
2055	75	73,467	1.00000	73,467	1,630,315
2056	76	75,671	1.00000	75,671	1,705,986
2057	77	77,941	1.00000	77,941	1,783,927
2058	78	80,279	1.00000	80,279	1,864,206
2059	79	82,687	1.00000	82,687	1,946,893
2060	80	85,168	1.00000	85,168	2,032,061
2061	81	87,723	1.00000	87,723	2,119,784
2062	82	73,769	1.00000	73,769	\$2,193,553
		ERIKA ZAK		\$2,193,553	

Table 16R

PRESENT VALUE OF FUTURE PERSONAL CONSUMPTION - XXXX  
2020 - 2062

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2020	40	-\$3,426	1.00000	-\$3,426	-\$3,426
2021	41	-21,117	1.00000	-21,117	-24,543
2022	42	-21,750	1.00000	-21,750	-46,293
2023	43	-22,403	1.00000	-22,403	-68,696
2024	44	-23,075	1.00000	-23,075	-91,771
2025	45	-23,767	1.00000	-23,767	-115,538
2026	46	-24,480	1.00000	-24,480	-140,018
2027	47	-25,215	1.00000	-25,215	-165,233
2028	48	-25,971	1.00000	-25,971	-191,204
2029	49	-26,750	1.00000	-26,750	-217,954
2030	50	-27,553	1.00000	-27,553	-245,507
2031	51	-28,379	1.00000	-28,379	-273,886
2032	52	-29,231	1.00000	-29,231	-303,117
2033	53	-30,108	1.00000	-30,108	-333,225
2034	54	-31,011	1.00000	-31,011	-364,236
2035	55	-31,941	1.00000	-31,941	-396,177
2036	56	-32,899	1.00000	-32,899	-429,076
2037	57	-43,561	1.00000	-43,561	-472,637
2038	58	-44,867	1.00000	-44,867	-517,504
2039	59	-46,214	1.00000	-46,214	-563,718
2040	60	-47,600	1.00000	-47,600	-611,318
2041	61	-49,028	1.00000	-49,028	-660,346
2042	62	-50,499	1.00000	-50,499	-710,845
2043	63	-52,014	1.00000	-52,014	-762,859
2044	64	-53,574	1.00000	-53,574	-816,433
2045	65	-55,181	1.00000	-55,181	-871,614
2046	66	-56,837	1.00000	-56,837	-928,451
2047	67	-58,542	1.00000	-58,542	-986,993
2048	68	-60,298	1.00000	-60,298	-1,047,291
2049	69	-62,107	1.00000	-62,107	-1,109,398
2050	70	-63,970	1.00000	-63,970	-1,173,368
2051	71	-65,889	1.00000	-65,889	-1,239,257
2052	72	-67,866	1.00000	-67,866	-1,307,123
2053	73	-69,902	1.00000	-69,902	-1,377,025
2054	74	-71,999	1.00000	-71,999	-1,449,024
2055	75	-74,159	1.00000	-74,159	-1,523,183
2056	76	-76,384	1.00000	-76,384	-1,599,567
2057	77	-78,676	1.00000	-78,676	-1,678,243
2058	78	-81,036	1.00000	-81,036	-1,759,279
2059	79	-83,467	1.00000	-83,467	-1,842,746
2060	80	-85,971	1.00000	-85,971	-1,928,717
2061	81	-88,550	1.00000	-88,550	-2,017,267
2062	82	-74,464	1.00000	-74,464	-\$2,091,731

ERIKA ZAK

-\$2,091,731

Table 17R

PRESENT VALUE OF FUTURE WAGE AND BENEFIT LOSS - XXXX  
2020 - 2062

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2020	40	\$17,883	\$4,363	-\$3,426	\$18,820	\$18,820
2021	41	110,214	26,892	-21,117	115,989	134,809
2022	42	113,520	27,699	-21,750	119,469	254,278
2023	43	116,926	28,530	-22,403	123,053	377,331
2024	44	120,434	29,386	-23,075	126,745	504,076
2025	45	124,047	30,267	-23,767	130,547	634,623
2026	46	127,768	31,175	-24,480	134,463	769,086
2027	47	131,601	32,111	-25,215	138,497	907,583
2028	48	135,549	33,074	-25,971	142,652	1,050,235
2029	49	139,615	34,066	-26,750	146,931	1,197,166
2030	50	143,803	35,088	-27,553	151,338	1,348,504
2031	51	148,117	36,141	-28,379	155,879	1,504,383
2032	52	152,561	37,225	-29,231	160,555	1,664,938
2033	53	157,138	38,342	-30,108	165,372	1,830,310
2034	54	161,852	39,492	-31,011	170,333	2,000,643
2035	55	166,708	40,677	-31,941	175,444	2,176,087
2036	56	171,709	41,897	-32,899	180,707	2,356,794
2037	57	176,860	43,154	-43,561	176,453	2,533,247
2038	58	182,166	44,449	-44,867	181,748	2,714,995
2039	59	187,631	45,782	-46,214	187,199	2,902,194
2040	60	193,260	47,155	-47,600	192,815	3,095,009
2041	61	199,058	48,570	-49,028	198,600	3,293,609
2042	62	205,030	50,027	-50,499	204,558	3,498,167
2043	63	211,181	51,528	-52,014	210,695	3,708,862
2044	64	217,516	53,074	-53,574	217,016	3,925,878
2045	65	224,041	54,666	-55,181	223,526	4,149,404
2046	66	230,762	56,306	-56,837	230,231	4,379,635
2047	67	237,685	57,995	-58,542	237,138	4,616,773
2048	68	244,816	59,735	-60,298	244,253	4,861,026
2049	69	252,160	61,527	-62,107	251,580	5,112,606
2050	70	259,725	63,373	-63,970	259,128	5,371,734
2051	71	267,517	65,274	-65,889	266,902	5,638,636
2052	72	275,543	67,232	-67,866	274,909	5,913,545
2053	73	283,809	69,249	-69,902	283,156	6,196,701
2054	74	292,323	71,327	-71,999	291,651	6,488,352
2055	75	301,093	73,467	-74,159	300,401	6,788,753
2056	76	310,126	75,671	-76,384	309,413	7,098,166
2057	77	319,430	77,941	-78,676	318,695	7,416,861
2058	78	329,013	80,279	-81,036	328,256	7,745,117
2059	79	338,883	82,687	-83,467	338,103	8,083,220
2060	80	349,049	85,168	-85,971	348,246	8,431,466
2061	81	359,520	87,723	-88,550	358,693	8,790,159
2062	82	302,332	73,769	-74,464	301,637	\$9,091,796
ERIKA ZAK		\$8,989,974	\$2,193,553	-\$2,091,731	\$9,091,796	

SMITH ECONOMICS GROUP, LTD. 312/943-1551

Table 18R

PRESENT VALUE OF NET WAGE AND BENEFIT LOSS - XXXX  
2018 - 2062

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2018	38	\$97,545	\$11,900	\$0	\$109,445	\$109,445
2019	39	89,225	7,247	-6,136	90,336	199,781
2020	40	107,004	26,109	-20,502	112,611	312,392
2021	41	110,214	26,892	-21,117	115,989	428,381
2022	42	113,520	27,699	-21,750	119,469	547,850
2023	43	116,926	28,530	-22,403	123,053	670,903
2024	44	120,434	29,386	-23,075	126,745	797,648
2025	45	124,047	30,267	-23,767	130,547	928,195
2026	46	127,768	31,175	-24,480	134,463	1,062,658
2027	47	131,601	32,111	-25,215	138,497	1,201,155
2028	48	135,549	33,074	-25,971	142,652	1,343,807
2029	49	139,615	34,066	-26,750	146,931	1,490,738
2030	50	143,803	35,088	-27,553	151,338	1,642,076
2031	51	148,117	36,141	-28,379	155,879	1,797,955
2032	52	152,561	37,225	-29,231	160,555	1,958,510
2033	53	157,138	38,342	-30,108	165,372	2,123,882
2034	54	161,852	39,492	-31,011	170,333	2,294,215
2035	55	166,708	40,677	-31,941	175,444	2,469,659
2036	56	171,709	41,897	-32,899	180,707	2,650,366
2037	57	176,860	43,154	-43,561	176,453	2,826,819
2038	58	182,166	44,449	-44,867	181,748	3,008,567
2039	59	187,631	45,782	-46,214	187,199	3,195,766
2040	60	193,260	47,155	-47,600	192,815	3,388,581
2041	61	199,058	48,570	-49,028	198,600	3,587,181
2042	62	205,030	50,027	-50,499	204,558	3,791,739
2043	63	211,181	51,528	-52,014	210,695	4,002,434
2044	64	217,516	53,074	-53,574	217,016	4,219,450
2045	65	224,041	54,666	-55,181	223,526	4,442,976
2046	66	230,762	56,306	-56,837	230,231	4,673,207
2047	67	237,685	57,995	-58,542	237,138	4,910,345
2048	68	244,816	59,735	-60,298	244,253	5,154,598
2049	69	252,160	61,527	-62,107	251,580	5,406,178
2050	70	259,725	63,373	-63,970	259,128	5,665,306
2051	71	267,517	65,274	-65,889	266,902	5,932,208
2052	72	275,543	67,232	-67,866	274,909	6,207,117
2053	73	283,809	69,249	-69,902	283,156	6,490,273
2054	74	292,323	71,327	-71,999	291,651	6,781,924
2055	75	301,093	73,467	-74,159	300,401	7,082,325
2056	76	310,126	75,671	-76,384	309,413	7,391,738
2057	77	319,430	77,941	-78,676	318,695	7,710,433
2058	78	329,013	80,279	-81,036	328,256	8,038,689
2059	79	338,883	82,687	-83,467	338,103	8,376,792
2060	80	349,049	85,168	-85,971	348,246	8,725,038
2061	81	359,520	87,723	-88,550	358,693	9,083,731
2062	82	302,332	73,769	-74,464	301,637	\$9,385,368
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ERIKA ZAK		\$9,265,865	\$2,234,446	-\$2,114,943	\$9,385,368	

SMITH ECONOMICS GROUP, LTD. 312/943-1551